

Information to identify the case:

Debtor 1	Jeffrey Yung Eom	Social Security number or ITIN	xxx-xx-5183
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-28009-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey Yung Eom

12/23/16

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey Yung Eom
 Debtor

Case No. 16-28009-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Dec 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db +Jeffrey Yung Eom, 1554 Anderson Ave, Apt #C, Fort Lee, NJ 07024-2716
 aty +Na-Kyung Kang, Law Office of Kang, PC, 570 Main Street, Suite 203,
 Fort Lee, NJ 07024-5058
 tr +Charles M. Forman, LeClairRyan, One Riverfront Plaza, 1037 Raymond Blvd.,
 Suite 16th Floor, Newark, NJ 07102-5424
 cr Hamilton Equity Group, LLC assignee of HSBC Bank U, Attn: Laurie S.Fulkerson,
 P.O. Box 280, Buffalo, NY 14201-0280
 516407078 ++++3G RADIOLOGY, LLC, 100 MEDICAL CENTER WAY, SOMERS POINT NJ 08244-2300
 (address filed with court: 3G Radiology, LLC, 1 E New York Ave.,
 Somers Point, NJ 08244-2340)
 516407053 +Banco Popular Community, P.O. Box 4906, Hialeah, FL 33014-0906
 516407072 +Citicorp/Credit Service Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
 516407073 Cohn Lifland Pearlman Herrman & Knopf, Park 80 Plaza W One, Rochelle Park, NJ 07662
 516407075 +Demno & Salduti LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
 516407077 +Englewood Hospital and Medical Center, 350 Engle Street, Englewood, NJ 07631-1898
 516407079 +Englewood Radiologic GRP PO Box 809, Berwick, PA 18603-0809
 516443400 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Management, 1130 Northchase Pkwy, Se#150,
 Marietta, GA 30067)
 516407080 +Faloni & Associates, LC, 165 Passaic Ave., Suite 301 B, Fairfield, NJ 07004-3592
 516407081 +First National Collection Bureau, Inc., 610 Waltham Way., Sparks, NV 89434-6695
 516407082 +Focus Receivables Management, 5601 Office Blvd., NE, Suite 500, Albuquerque, NM 87109-5873
 516407083 +Goldman & Washaw, P.C., 34 Maple Ave., Suite 101, Pine Brook, NJ 07058-9394
 516407086 HSBC Bank/ Hamilton Equity Group, P.O. Box 280, Buffalo, NY 14210
 516407090 +Mercantile Adjustment Bureau, LLC, PO Box 9054, Buffalo, NY 14231-9054
 516407091 +Michael Harrsn Law Office, 3155 State Route 10, Suite 214, Denville, NJ 07834-3430
 516407092 +Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516512348 Midland Credit Management, Inc., PO Box 280, Buffalo, NY 14210
 516407093 +Pione Credit Recovery Inc., P.O. Box 189, Arcade, NY 14009-0189
 516407095 +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
 516407100 R,B,P & C, C LLC, 600 Liberty Building, Buffalo, NY 14202
 516407102 RBPC & C, LLC, 1600 Liberty Bldg, Buffalo, NY 14202
 516407052 +RMC, Inc., 3550 N. Central Ave., #250, Phoenix, AZ 85012-2105
 516407101 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Belmar, NJ 07719-9020
 516407104 +Sage Capital Recovery, 1040 Kings Hwy. N., Cherry Hill, NJ 08034-1908
 516407105 +Sankel, Skurman & McCartin, LLP, 477 Madison Avenue, New York, New York 10022-5859
 516407106 +Schatzman Baker, P.O. Box 2329, Princeton, NJ 08543-2329
 516407107 +Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
 516407108 +Small Busnies Administration, 26 Edwards Street, Arcade, NY 14009-1012
 516407110 +State of NJ, ept of Labor & Workerforce, PO Box 059, Trenton, NJ 08625-0059
 516407111 +U.S. Department of the Treasury, P.O.Box 979104, Saint Louis, MO 63197-9001
 516407113 +US Bank/ Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Dec 23 2016 22:39:11 Charles M. Forman,
 LeClairRyan, One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor,
 Newark, NJ 07102-5424
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 23 2016 22:37:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 23 2016 22:37:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516407054 +EDI: BANKAMER.COM Dec 23 2016 22:28:00 Bank of America, NC-4-102-03-14, P.O. Box 26012,
 Greensboro, NC 27420-6012
 516407055 +EDI: BANKAMER.COM Dec 23 2016 22:28:00 Bank of America, 9000 Southsided Blvd 600 FL.,
 Jacksonville, FL 32256-0789
 516407060 +E-mail/Text: cms-bk@cms-collect.com Dec 23 2016 22:37:44 Capital Management Services, LP,
 726 Exchange Street, Suite#700, Buffalo, NY 14210-1464
 516407061 +E-mail/Text: cms-bk@cms-collect.com Dec 23 2016 22:37:44 Capital Management Services, LP,
 726 Exchange Street Suite 700, Buffalo, NY 14210-1464
 516407062 +EDI: CAPITALONE.COM Dec 23 2016 22:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516407063 +EDI: USBANKARS.COM Dec 23 2016 22:28:00 Card Member Service, P.O. Box 108,
 Saint Louis, MO 63166-0108
 516407070 +E-mail/Text: bankruptcy@certifiedcollection.com Dec 23 2016 22:37:48
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 516407071 +EDI: CHASE.COM Dec 23 2016 22:28:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 516407074 +EDI: CONVERGENT.COM Dec 23 2016 22:28:00 Convergent Outsourcing, Inc.,
 10750 Hammerly Blvd #200, Houston, TX 77043-2317
 516407076 +EDI: DISCOVER.COM Dec 23 2016 22:28:00 Discover Bank, 2500 Lake Cook Rd,
 Deerfield, IL 60015-3801
 516407084 +EDI: HFC.COM Dec 23 2016 22:28:00 HSBC Bank USA N.A.A., P.O. Box 4215,
 Buffalo, NY 14240-4215

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Dec 23, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516407087 +E-mail/Text: houston_bankruptcy@LGBS.com Dec 23 2016 22:38:00
Linebarger Goggan Blair & Sampson, LLP, 1300 Main, Suite 210, Houston, TX 77002-6803
516407089 +EDI: MID8.COM Dec 23 2016 22:28:00 MCM, 8875 Aero Drive, Site #200,
San Diego, CA 92123-2251
516407094 EDI: PRA.COM Dec 23 2016 22:28:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541
516407109 +E-mail/Text: cop@santander.us Dec 23 2016 22:37:50 Sovereign Bank, 75 State Street,
Boston, MA 02109-1827
516407114 +E-mail/Text: BKRMailOps@weltman.com Dec 23 2016 22:38:04 Weltman, Weinberg Reis Co., LPA,
325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516407056* +Bank of America, 9000 Southsided Blvd 600 FL., Jacksonville, FL 32256-0789
516407057* +Bank of America, 9000 Southsided Blvd 600 FL., Jacksonville, FL 32256-0789
516407058* +Bank of America, 9000 Southsided Blvd 600 FL., Jacksonville, FL 32256-0789
516407059* +Bank of America, 9000 Southsided Blvd 600 FL., Jacksonville, FL 32256-0789
516407064* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407065* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407066* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407067* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407068* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407069* +Card Member Service, P.O. Box 108, Saint Louis, MO 63166-0108
516407085* +HSBC Bank USA N.A.A., P.O. Box 4215, Buffalo, NY 14240-4215
516407088* +Linebarger Goggan Blair & Sampson, LLP, 1300 Main, Suite 210, Houston, TX 77002-6803
516407096* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
516407097* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
516407098* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
516407099* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
516407112* +U.S. Department of the Treasury, P.O.Box 979104, Saint Louis, MO 63197-9001
516407103 ##+RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
TOTALS: 0, * 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2016 at the address(es) listed below:

Charles M. Forman charles.forman@leclairryan.com,
lori.capasso@leclairryan.com/cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,
successor to LaSalle Bank NA, as trustee, for the WaMu Mortgage Pass-Through Certificates,
Series 2005-AR3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Na-Kyung Kang on behalf of Debtor Jeffrey Yung Eom nakyungkang@yahoo.com, aram.suk@gmail.com
TOTAL: 3